

Sand Castles

LUXURY * LIFESTYLE * REAL ESTATE

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THE
RECORDER
THURSDAY, JULY 27, 2023



Janet Westling
Contributing Editor

By Janet Westling

Welcome to our summer issue of Sand Castles a luxury, lifestyle and real estate seasonal section.

A year ago, I wrote about the “dog days of summer,” which generally last from July 3 to Aug. 11. Webster defines those days as, “a period marked with lethargy, inactivity or indolence.” This summer, while still very hot, has also been very wet with afternoon showers cooling us down a little bit as interest rates have climbed.

I tuned into a recent interview with real estate titan Mauricio Urmansky, owner and founder of The Agency in Los Angeles. He had an interesting take on our market and interest rates.

He reminded us “that you are not

Welcome to the Summer issue of Sand Castles

married to your interest rate or your mortgage. You are just dating it! When interest rates go down you can refinance.”

That is very good advice.

Eric Spottswood, Prosperity Home Mortgage, also shares good advice with an in-depth article on the path to homeownership in the current market. Spottswood explores creative options to help homebuyers in the market today and reminds us that it is still a great market to realize the dream of homeownership.

District 4 School Board representative Kelly Barrera, in her latest column, shares an update on the new school year that starts Aug. 10, with a focus on safety and security. Each school, said Barrera, “will have law enforcement presence through youth resource deputies.”

Dr. Jason Hosch brings much needed discussion to the topic of social media risks for kids. This article educates, enlightens and informs us to the dangers that are in our children’s path as they navigate the internet and interact with each other.

Kendra McCrary, President of the Women’s Board for Wolfson Children’s Hospital in her column shares the current project for the 2023 fundraisers the board and its 400 members are organiz-

ing. The Women’s Board raises awareness and much needed funds in support of the hospital with a targeted gift each year.

This year, the funds raised through two signature events will go to the Kids Kare Mobile ICU program.

I used to say that Ponte Vedra Beach is Florida’s best kept secret — that is, until now.

Fox News anchor Brian Kilmeade hosted two “Fox and Friends’ Breakfast with Friends” segments on our First Coast. The first was at the Metro Diner in Ponte Vedra Beach and the second was at the Beach Diner. Kilmeade shared a recent issue of Sand Castles with his co-host Ainsley Earhart to “Fox & Friends” viewers across the United States!

At the Beach Diner, “Breakfast with Friends” host Kilmeade interviewed Congressmen Rutherford and Waltz, and the founder of Operation New Uniform Michele McManamon. In this issue, McManamon shares her founding and mission of this non-profit that serves veterans after they leave active duty and return to the workforce.

Seven Realtors share their stories about their amazing new listings each with their own wow factor from the oceanfront to the Intracoastal and in between!

Pickleball madness has not only reached the First Coast but an Asian market as far away as Taiwan. Journalist Jesse Hagy writes about the phenomenon that has captured the world by storm!

Italy was the travel destination for several Ponte Vedrans this summer, including the Sawgrass Wine Club and the Sawgrass Country Club Wine and Spirits Director, Bo Cure.

With the football season almost upon us, the Jaguars’ Brian Sexton covers in his column “Five to Watch as the 2023 Training Camp Begins,” and the golden age of Jaguars football is on us. Stay tuned!

Food expert Chef Shane Cheshire offers great healthy menu ideas with “Summertime Low Country,” perfect for summer entertainment.

In closing, our home is our castle, and at the beaches it is our castle in the sand. From palm trees to sand dunes, and golf courses to resort living, Jacksonville, Ponte Vedra and the Beaches communities offer the most desirable living in Northeast Florida.

Janet Westling, Realtor, PA, GRI, CIPS
Berkshire Hathaway HomeServices
Florida Network Realty
Sand Castles creator and contributing editor
www.sandcastles.com

MARKET WATCH

The path to homeownership in a difficult market

By Eric Spottswood

It’s not a surprise to anyone to hear that buying a new home in the market in the last few years has gotten more challenging.

The logic is to look at rates over the long term, and likely excluding the last few years, when taking a perspective on where the market is. When you do that, you see that things aren’t nearly as bad as many people think.

Another factor to think of is whether or not to wait for rates to come down. Most experts are predicting that will happen and likely start in the back half of this year.

While a lower rate is always great, make sure you’re looking at the whole picture when making that decision. If you’re renting, waiting for rates to drop means continuing to pay rent and incurring that monthly expense. Many people think of lower rates as all sav-



ings but factoring in the expense of waiting and paying rent is important.

For example, if you looked into a loan of \$400,000 and waited for rates

to drop a full 1%, from 7% to 6%, you would save over \$260 a month. That’s great! But, if you were paying \$3,000 a month for a yearly lease, waiting on

rates to drop, you would have spent \$36,000 in rent that year waiting on it to happen. It would take more than 11 years to recoup the money that you spent on rent in the monthly savings you get with a lower rate (\$36,000 in rent divided by the \$260/month in savings). That’s not to say buying now is the right decision for everyone, but it’s very important to look at both the savings and expense to receive those savings when making your decision.

Is the bubble going to burst?

The other factor that many are speaking about is the bubble bursting. This is understandably a hot topic because the last market that we experienced hyper appreciation in homes, the early 2000s, was followed by the largest crash since the Great Depression.

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JACKSONVILLE JAGUARS

Five to watch as the 2023 training camp begins

Photo provided by Brian Sexton



By Brian Sexton

I probably don't need to tell you, but just in case you're still unsure of this football team in Jacksonville, the golden age of Jaguars football is upon us.

The combination of quarterback Trevor Lawrence and Head Coach Doug Pederson blends as well as the best beachside margarita you enjoyed this summer or if you're not one who partakes then it's as good a pairing as ice cream and a warm summer evening.

Lawrence took a huge step forward in 2022, his first with Pederson, and finished with a quarterback efficiency rating of 95.2. QBER is a confusing equation of numbers and percentages, and the average person following along often struggles to figure it out. Truthfully, you don't need to know anything but that a

higher number means a better season for the most important player on the field.

For just a little perspective, it's helpful to know that Lawrence posted a 71.2 QBER in his rookie season and, while that wasn't disastrous, it certainly felt that way because the head coach that season was himself a complete disaster. Lawrence's jump of 24 percentage points in a single season is the best one-year jump by a quarterback from his rookie season to his second year since they started using QBER as a measurement.

When you have the coach and the quarterback together then you have a chance to take a swing every season and the Jaguars will take what they hope is a big one in 2023. If they're going to get past Buffalo, Cincinnati and obviously Kansas City they're going to need some help from a few key players at a few key positions. Here are the five that I believe will make or break the Jaguars' Super Bowl dreams in the coming months.

1. **Travon Walker** is as physically gifted as any defender the Jaguars have had since Tony Brackens wore teal. His combination of size, length, speed and attitude make him the No. 1 candidate to wreck the opponent's game plan. Walker was good last season in ways that most people don't see but for him to be the player the Jaguars drafted No. 1 overall last season he's going to need splash plays this fall, sacks, forced fumbles, interceptions — and he's capable of all of those.

2. **Walker Little** was drafted two years ago to eventually replace left tackle Cam Robinson and he gets his chance over the first month of this season. Little replaced Robinson in December last year when Cam was injured against the Cowboys.

Little has prototypical size for the position and extraordinary athleticism. He's the guy going forward with Robinson suspended to begin the season and if he plays well then, he'll stay put beyond week four.

3. **Anton Harrison** is the replacement for right offensive tackle Juwaan Taylor who signed with Kansas City in free agency. Taylor had his best year in 2023, which is a big reason why Lawrence took such a big step himself. Harrison is every bit as talented as Taylor but he's making the move to the right side from the left where he played at Oklahoma, and he's never started a game on Sunday. If he settles in early this offense is going to be very difficult to stop.

4. **Josh Allen** is playing on the fifth year tender, which means that while his fumble recovery for a touchdown to beat the Titans in the season finale was the biggest play of his career, he didn't do it often enough for the Jaguars to give him the big contract. That means he's playing for all the money in the final year of his deal, and if you know anything about Allen you understand he's spent the entire off-season preparing to take care of business this fall and his family next spring. The talent is abundant, and the Jaguars would love to have to figure out how to

keep him in teal beyond 2023.

5. **Darius Williams'** name on this list might seem like a surprise, but the Jaguars are going to have to get production on the corner opposite Tyson Campbell. Campbell is a rising star and teams are going to look to throw away from the talented third year defensive back. That means Williams had better buckle up because that kind of heat melted Shaquille Griffin last fall. Williams replaced him in October and played pretty well on the outside, but the Jaguars need better than pretty well.

There are obviously others, football is the ultimate team game. But if these five guys play somewhere near their potential this season the Jaguars are going to be a very difficult team to face, even for the Bills, Bengals and Chiefs. Imagine Trevor Lawrence with time to find Calvin Ridley and Evan Engram and imagine Walker and Allen pinning their ears back and rushing the quarterback with abandon thanks to having the lead instead of playing from behind.

The golden age of Jaguars football is here and if these five guys are on target we might have to call it the platinum age since the Lombardi Trophy isn't made of gold!

Photo by Susan Griffin



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Pickleball takes off in Taiwan

By Jesse Hagy

Pickleball has been exploding in the United States. While pickleball's unprecedented growth continues in the U.S., on an island on the other side of the world it is gaining a foothold.

Most Americans know Taiwan from the news. Almost every day Western media outlets run stories on Taiwan's impending doom in the face of a Chinese threat. With the constant doomsday rhetoric, it's not unreasonable for a lot of Americans to view the island nation as a land of peril. However, taking a detour from the alarming airwaves, I found a different story on the ground.

It's 6 p.m. on a warm, humid Tuesday night. As the bustle of the after-work migration begins to die down, a group of pickleball players set up a net at a quiet park in Zhishan. Their ages vary greatly. Some are just arriving at the park after a day of high school classes while others are attending as part of their daily retirement activities.

After my Mandarin language class ends, I hop on the MRT (Taipei's metro) for a short ride to Zhishan Station. I stroll by some restaurants and other parks and join the group and take my paddle out of my backpack. The pickleball players are converting badminton courts to pickleball play. Pickleball and badminton courts are nearly identical, so Taiwan's love for the latter sport benefits pickleball players greatly.

There are more than eight players (four per court) so everyone in the group takes turns playing. On the sidelines, people chat and laugh while watching the ongoing games. There are both foreigners and locals taking part. Some speak both Mandarin and English, and some only



Photo courtesy of Jesse Hagy

Pickleball, which has enjoyed a tremendous surge in interest over the past decade in America, is becoming increasingly popular in Taiwan.

speaking one, but here it is evident that having a good time transcends any language barriers.

As the sun finally retreats behind the lush green mountains surrounding Taipei, the court lights come on. It is easier to see the neon green ball now as it flies back and forth between duos in fierce competition.

It was this night that I truly understood why pickleball became what it is today in the United States.

Back home I had joined the sport too late to witness much of the extraordinary growth that propelled it to so many national news headlines. The gold rush

statewide was already in full effect but here in Taiwan, it's just getting started, though that is not to say there are not any

tournaments in Taiwan. For those who seek competitive play, there are plenty of opportunities on the island. The wonderful thing about pickleball too is there is no "American pickleball," "European pickleball," etc. No need to argue over whether the correct name for a sport is American football, football, fútbol or soccer — it's just pickleball. Oh, and good luck finding another sport that is so accessible that a player can fly across the world and drop in with locals. In an age where technology pushes us simultaneously closer together and farther apart every day, pickleball is a purely human bridge between worlds.

What am I doing in Taiwan?

I am currently a student at National Taiwan Normal University's Mandarin Training Center. Every day I attend an intensive Chinese language class for three hours. In my free time, I work on The Digital Patriot (www.thedigitalpatriot.com) which is a weekly conservative political newsletter, and Pickle Madness (www.picklemadness.com), a blog covering all things pickleball. When I am not working I enjoy exploring the streets of Taipei and learning about Taiwan's unique history.

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Summer's a great time for a low country boil

By Chef Shane Cheshire

Taste Catering, Barn Yard Farms

Awe! Nothing like the vibrant crescendo and sweet smells of Florida summertime here in Jacksonville to bring out the best in all of us. It is July, the kiddos have settled into their summer break, and those of us that are parents have settled into a little bit of crazy. It's official; for all, kiddos or not, we're in the sweet heat of summer, which is something to be cherished and grateful for.

I can smell the gunpowder of the fireworks that cascade into the night sky and illuminate the horizon as the beachgoers promenade and the spirited ride their bikes up and down 1st Street. As a nation, it is truly a glorious time to celebrate the good ole USA! This celebration is second to none, no matter where you are or your beliefs! And, as always, Jacksonville always does it up just right!

If you're hosting a beach extravaganza or having family and friends over to celebrate the summer, hoist the red, white and blue. Let the broad stars and strips fly free, my friends, and thank someone that has served our great nation!

I could not find a better summertime all-American recipe than the good old low country boil for this magnificent occasion.

It is a feast that impresses your mother-in-law, kids and friends alike! While it may seem daunting, the low country boil is hardly that. You put potatoes, corn and sausage into a large pot with various seasonings and then "basket" all your favorite fresh local seafood until done — pretty simple. Well, I'm here to help you and make it straightforward! Follow me through this simplified recipe, and you will be a summertime hero!

As always, I wish you well from Taste Catering and Barn Yard Farms, and God bless!

Summertime Low Country Boil

Yield: Six to 10 people

Ingredients:

- 2 gallons water
- 3 cans of your favorite beer
- 1 head of fresh garlic
- 4 lemons halved; reserve 1 lemon for garnish
- 2 oz old bay
- 2 oz redfish magic
- 2 oz parsley
- 2 lbs. andouille cut into 2-inch pieces
- 4 corn cobs, shucked and halved
- 3 lbs. Red bliss potatoes
- 4 lbs. Fresh Mayport shrimp
- 5 lbs. Alaskan snow crab
- 1 bag of fresh little neck clams
- 1 bag of fresh PEI mussels

Chef's note: I highly recommend using a gas burner in a safe place outdoors; you will need a large stock pot and a basket to submerge and cook the seafood.

Set up your burner in a safe area; in the stock pot, add the first seven ingredients and bring to a hard boil. Reduce the burner to low heat. Carefully add the sausage, corn and potatoes. Let simmer for around 20 minutes or until the potatoes are firm but can pierce with a fork.

Start by putting the clams into the basket and submerge into the stock. Cook until the clams start to open; remove and set aside. Repeat the process with the mussels.



Contributed photo

Summertime Low Country Boil

Next, in small batches, add the shrimp to the basket and cook until the shrimp turn light pink. Be careful not to overcook and set aside. Lastly, add the crab to the basket and submerge. Cook for about five minutes, just enough to heat the crab legs through, being careful not to overcook.

Now that the cooking is done, remove the sausage, corn and potatoes from the stock. Reserve some stock. Arrange this grandiose fare on a large platter and pour the reserved stock over the platter to keep your masterpiece nice and hot.

Garnish with sliced lemon and fresh pea tendrils from Barn Yard Farms.

Events raise money for Kids Kare Mobile ICU

By Kendra McCrary, President

The Women's Board of Wolfson Children's Hospital

Each year, The Women's Board works to expand awareness and raise funds for Wolfson Children's Hospital. This year's funds will go to support the Kids Kare Mobile ICU program. As our hospital and region grow, the need to transport critically

ill children expands as well.

With more than 400 members and 50 years of commitment, The Women's Board raises funds through two signature events, The Florida Forum and the First Coast Design Show. The Florida Forum is a premiere speaker event featuring world-renowned thought leaders, and we are pleased to announce the upcoming series.

First, on Nov. 8, Mike Krzyzewski (Coach K), a legendary basketball coach, is a Naismith Hall of Fame coach, a five-time national champion at Duke University and a six-time gold medalist as head coach of the U.S. Men's National Team. Coach K will share his insights as a leader and experiences from his more-than-40 years of coaching with Duke.

Next, on Jan. 17, Steve Wozniak (Woz) will take the stage. Woz is one of the co-founders of Apple Inc. He is a technology innovator, and his contributions are formidable. His role in launching the personal computer revolution was critical. He continues to be a thought leader on artificial

KIDS KARE continues on Page 26



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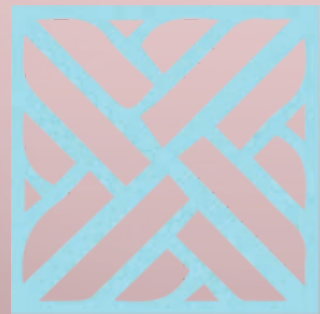
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Social media holds serious risks for kids

By Dr. Jason Hosch,
Ph.D., LCCC, LMHC

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Social media has become increasingly popular today, especially among young people, and a pervasive part of our society. A 2023 report from the Surgeon General details that 95% of minors ages 13-17 report using social media, while 40% of children ages 8-12 reported the same despite minimum age requirements for the platforms.

So, it seems kids just want to connect with their friends, and that's harmless. Or is it? Remember the saying: Things may not always be what they appear to be. This is certainly the case when it comes to the use of social media, for which there are some risks we need to be aware of.

Among them are an increasing number of mental-health problems we are finding among young people today.

Significant findings have been made with regard to exposure time with social media and the severity of experiences with anxiety, depression and problems with emotional self-regulation. This is well detailed in the 2020 Netflix documentary, "The Social Dilemma," which I strongly recommend.



Dr. Jason Hosch

Studies have found that a majority of teens have been exposed to online cyberbullying, including being called offensive names, having false rumors spread or being the target of physical threats. Kids can experience a greater sense of loneliness and isolation as social media becomes a forum for comparison, judgment and worse. It creates



Do you know who's at the other end of your child's online communication?

SOCIAL MEDIA continues on **Page 27**

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Re-designed to SELL

by Janet Westling

Re-designed to sell, paints a lifestyle where the buyer can visualize the space, and clearly see themselves living in their new home. Buying and selling is an emotional experience and creating a personal connection to the home produces positive results for the buyer and seller.

One last benefit of design to sell is this. Many times a seller has a hard time letting go of their home. The designed to sell process removes their personal furniture and eases the transition for the seller to say goodbye and say hello to a quick sale at a higher price!



Before



After



After

The Carlyle

Marsh Landing

I have seen the results of homes that I have staged time and time again. And according to the real estate staging association, "homes which are staged before going on the market, sell 73% faster on average than their non-staged counterparts."

- Janet



Janet Westling,
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Contributed photos

Sawgrass members visit Italy on wine trips

By Bo Cure

Sawgrass Country Club wine & spirits director

Every year, sometimes twice a year, my work becomes absolute play. These are the occasions each summer when I take our members from Sawgrass Country Club on our member wine trips to some of the most notable wine destinations. This year was our first-ever international wine trip and, oh, what a trip it was!

Two separate groups of members toured with me this June. My first group consisted of 13 members and my second group, which arrived a week later, was a bit larger at 20 members.

We stayed in the middle of Siena at the only 5-star hotel in town, the Grand Hotel Continental, which is located in the historic district of Siena, known for the famous Palio horse races.

Our hotel is where we kicked off our visits with a catered party each week featuring a selection of luxury Italian wines paired with a decadent display of charcuterie and hors d'oeuvres in the hotel's elegant Salone della Feste event room.

Each group toured the next three days, beginning at Banfi's winery in Montalci-

no for in-depth tours of their production facility and then culminating with lunch at La Taverna, Banfi's Michelin-rated restaurant. I have to say the wine pairings, especially regarding pairing with the sauces, were truly on the level of a work of art.

Next, we ventured to San Polo's winery, also located in Montalcino and known specifically for their extraordinary Brunello di Montalcino wines. Riccardo Fratton, San Polo's Winemaker led our tour into the vineyards and winery. After much insight into Brunello production, Riccardo and his team offered a vertical tasting of San Polo's high-end single vineyard Brunello's featuring four vintages side by side ranging from 2015 to 2018.

A little insight straight from Italy, the 2016 vintage is considered by many winemakers to be the best in the last 20 years. Our coursed wine dinner later that evening at San Polo can only be termed as Bellissimo!

On day two, we headed north from Siena to just below Florence to visit Ruffino's property. While Ruffino's winery and tasting room is certainly beautiful and can hold its own against the other tasting rooms I saw during my travels,



Ruffino also has a separate property, Montemasso Castle, that only sees limited use and is where Ruffino hosts their VIP guests for their most lavish events.

Without a doubt, our visit fell into the decadent category as I genuinely thought the platters and wine that was served before lunch were indeed lunch. It was not. Our wine luncheon was paired with a lineup of Tuscan wines that would be a hard act to follow.

Unless of course, you are visiting

Felsina's winery in Berandenga early the next day. We began day three at Felsina, which is located just outside of Siena. There we toured their 13th-century winery and tasted a wonderful progression of their wines paired with a well-thought-out lunch menu that offered versions of fare that fit the motif of the winery playing on ancient recipes with modern twists paired to perfection!

Our grand finale took place in Montepulciano at Cantine Dei and was hosted by Caterina Dei, the proprietor and winemaker. We toured, tasted and were treated to a bevy of courses created by Chef Katia Maccari, who's Michelin-rated restaurant is located in the town of Multipulciano.

To make the evening even more incredible, Julio, a jazz guitarist who has played with the likes of Frank Zappa and Pat Metheny performed throughout our reception and dinner with Caterina Dei, who is an exceptionally talented professional singer who sat in on the last few songs to close out the evening. Mama Mia!

Pure bliss is the only way I can describe what these trips were to me. Italy, we will be back again with my wine key at the ready!





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GUEST COLUMN

New school year to begin August 10

Each school to have law enforcement presence through Youth Resource Deputies



By Kelly Barrera

St. Johns County School Board Representative, District 4

A new school year begins on Aug. 10, and we cannot wait to welcome our students, faculty, staff, parents and volunteers for another great year!

This summer has been full of preparations, and as always, safety is at the top of our priority list.

Safety and Security

Each St. Johns County school has an emergency operation plan that is reviewed and practice regularly. Our school district works closely with local emergency operations and public safety officials, gaining their expertise and input into our safety protocols and procedures.

Each year, a team comprised of school personnel and local law enforcement conduct school site-risk assessments. Safety initiatives — such as having a single point of entry, electronic access, safety perimeter, fencing and increased signage — are all completed to align with these safety assessments.

Additional safety, security, fire and health inspections take place regularly in all of our schools, each of which has a safety committee and threat assessment team that meets frequently to discuss school safety and security. Most of our schools are also designated as shelter locations, to be used in the event of a hurricane or other emergency.

Youth Resource Deputies

I'm pleased to report that this summer, our school board approved the contracts for the upcoming year with the St. Augustine Police Department (SAPD) and the St. Johns County Sheriff's Office (SJCSO) to provide a Youth Resource Deputy (YRD) for each school. The SAPD will provide three officers to our schools, while SJCSO will provide 43 YRDs, one captain, two lieutenants, five sergeants, five corporals and 20 public service assistants to assist with traffic and safety. The SJCSO added two detectives and a civil citation officer this year as



well. Our school district is fortunate to have such a strong law enforcement presence on site in our schools.

The YRDs are a critical resource for students, faculty, staff and parents, as they enhance the safe and orderly environment of our schools. In addition to facilitating required training and drills and assisting the threat assessment teams, the YRDs build positive relationships with our students.

Our school district uses several other safety tools as well. Each school and school bus has an 800 MHz radio that communicates directly with local law-enforcement for emergency situations. We have also implemented a mobile panic alarm system that gives all school, faculty and staff members the ability to send a

silent alert for emergency assistance or to lock down a school while simultaneously alerting the SJCSO 911 Dispatch Center. Our entire network of camera systems is also integrated with SJCSO, providing immediate access during a critical incident.

St. Johns County schools have visitor, vendor and volunteer sign-in procedures and badges that are required when visiting a school. All volunteers, vendors and visitors must also have a current state-issued ID and complete a criminal background check by the sheriff's department and a 50-state sexual offender check prior to accessing our school facilities while school is in session. I encourage every

SCHOOL continues on **Page 26**



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Jewish Federation & Foundation hires former FBI agent to bolster security

The Secure Community Network (SCN), the official safety and security organization for the Jewish community in North America, and the Jewish Federation & Foundation of Northeast Florida have announced the hiring of Alex Silverstein as their new community security director.

Silverstein will implement, direct and develop a security program designed to increase safety and security for all those who participate in synagogues, schools, museums, service organizations and other centers of Jewish life in Northeast Florida.

“SCN is honored to work in partnership with the Jewish Federation & Foundation of Northeast Florida to ensure the safety, security and resiliency of the Jewish people,” said Michael Masters, national director and CEO of SCN. “This initiative is part of our effort to create a security shield over the entire Jewish community in North America. We are establishing comprehensive security initiatives across the country to empower and protect Jewish communities, and we are thrilled to build on our partnership with the Jewish Federation & Foundation of Northeast Florida to support their safety and security initiatives.”

“The Jewish Federation & Foundation of Northeast Florida is excited to partner with SCN and welcomes Alex Silverstein to our team,” said Jewish Federation & Foundation of Northeast Florida’s CEO Mariam Feist. “As America faces dramatic increases in antisemitic threats and incidents, Jewish communal security has never been more



Contributed photo

Former FBI Special Agent Alex Silverstein speaks to a group about security.

important. Alex’s 26 years of experience and knowledge of public safety and security issues will be instrumental in keeping us as safe, secure and prepared as possible.”

The Federation security program is part of the growing network of Jewish Federations and communities that have partnered with SCN to launch communitywide security programs designed around an “all threats, all hazards” approach to preparedness, safety, security and resiliency.

Each program is connected to SCN’s national operations, providing direct access to SCN’s National Jewish Security Operations Command Center and Duty Desk, as well as best practice security resources and support related to policies, procedures, physical security, facility assessments, training and incident response.

Jumping right in, Silverstein organized training for camp counselors working in various summer camps at multiple camp locations. He trained the camp counselors in “Countering an Active Threat”—teaching them how to respond when faced with a security threat and children are present.

The “Run, Hide, Fight” training is adapted to teach counselors to trust their instincts when feeling the presence of a threat and to commit to action in keeping the children and themselves safe and out of harm’s way.

If you would like to take part in one of the trainings, there will be a communitywide security training in preparation for

SECURITY continues on Page 24

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Security

Continued from 23

the High Holidays that will be free and open to the public. The training will take place at the Jacksonville Jewish Center at 7 p.m. Aug. 23. Pre-register for this event at events.idonate.com/community-widesecuritytraining.

The Jacksonville security initiative is being made possible through professional support from the Federation and SCN; funding through the collaborative efforts of the Federation local donors; community partner organizations and national donor support from LiveSecure, the historic partnership between The Jewish Federations of North America and SCN to fund and create a collective security framework for every Jewish community across North America.

"In our journey to ensure that every Jewish community has a strong security initiative necessary for flourishing Jewish life, we're thrilled to see that Jacksonville is taking steps to strengthen its security program," said Jewish Federations of North America Chair Julie Platt. "I look forward to working with the community to raise the necessary matching funds as it continues on its journey to secure the Jewish community."

To lead the effort, former FBI Special Agent Alex Silverstein has been appointed the community security director.

Prior to joining SCN, Silverstein spent more than 26 years with the FBI. He served as a special agent in the Washington, D.C., field office, FBI headquarters and the Jacksonville Division. A significant portion of Silverstein's FBI career was in crisis and critical incident response, where he also served as the weapons of mass destruction coordinator and a senior member of the FBI's Evidence Response Team.

On Sept. 11, 2001, Silverstein was one of the FBI's initial responders to the terrorist attack at the Pentagon. He has been deployed to multiple significant special events and crime scenes, including the 2001 anthrax attacks, the 2015 Papal visit, the 2016 attack on the Pulse Nightclub and the 2017 and 2021 Presidential Inaugurations.

Prior to the FBI, Silverstein was a legal assistant/investigator and an assistant state's attorney for the Prince George's County State's Attorney's Office in Maryland.

"It is an honor for me to contribute my law enforcement knowledge and experience to working with the Jewish Federation & Foundation of Northeast Florida and SCN toward the safety and security of our community," said Silverstein. "I look forward to leveraging these experiences and community relationships to help everyone become more prepared and resilient against all forms of threats."

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(detail) John Frederick Kensett (American, 1816 - 72), *Singing Beach & Eagle Rock, Magnolia, Massachusetts, 1864*, oil on canvas. Courtesy of the Thomas H. and Diane DeMell Jacobsen Ph.D. Foundation.

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'FOX & Friends' broadcasts from local diner



"FOX & Friends" co-host Brian Kilmeade joins a group of fans during his "Breakfast with Friends" broadcast from the Metro Diner on Feb. 28. Janet Westling is seen in the center, front row.

On Feb. 28, "FOX & Friends" co-host Brian Kilmeade broadcast the "Breakfast with Friends" segment live from the Metro Diner in Ponte Vedra Beach. "FOX & Friends" also hosted a breakfast on May 30, at the Beach Diner. Fans who gathered in predawn hours filled the diner to capacity as the diner opened for business at 6 a.m. to a national audience.

Wounded Warriors CEO, General Michael Linnington, stopped by to say hello to Kilmeade on his way to work.

WOKV conservative talk radio host Mark Kaye, Jacksonville Sheriff T.K. Waters and Lynyrd Skynyrd lead vocalist Johnny Van Zant made guest appearances during the three-hour-long show.

The enthusiastic crowd answered questions from Kilmeade and cheered on the special guests who appeared.

Photos courtesy of Janet Westling



Lynyrd Skynyrd lead vocalist Johnny Van Zant stopped by to speak with Brian Kilmeade and meet fans.



Jacksonville Sheriff T.K. Waters was interviewed on the show.



Sand Castles made its national debut at the gathering when Brian Kilmeade held it up for the audience to see.



Congressman Waltz, "FOX & Friends" co-host Brian Kilmeade, and Congressman Rutherford.



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Kids Kare

Continued from 16

intelligence and technology in education. An educator and philanthropist, Woz will share his unique view of technology and its role in society.

The final speaker is Adm. James Stavridis, a retired U.S. Navy admiral. With more than 30 years of service in the Navy, Adm. Stavridis's work includes diplomacy, government policy, defense and cybersecurity. He has written 12 books and countless articles. Adm. Stavridis will share his experiences with the challenges our world faces.

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School

Continued from 22

family to begin that process now, as it may take two weeks to process clearance: <https://www.stjohns.k12.fl.us/volunteer>.

Our district also uses School Messenger, a mass communication system that sends messages regarding any general or emergency information through instant phone, text or email to communicate with parents and guardians quickly. This is an opt-in system, and your information must be up to date and on file at the school your child attends. If you are not receiving information through the School Messenger platform, please check with your child's school.

Suspicious activity, tips and concerns, meanwhile, may be anonymously reported by anyone through the FortifyFL app or website, with the information automatically routed to the appropriate law-enforcement agencies and school officials.

Academics

Academic success, of course, is also a top priority for our students, families and schools. One of the indicators for this is through state standardized tests. On June 30, the

state released the scores for the new Florida Assessment of Student Thinking, and although we had new standards and a new assessment system, St. Johns County School District students performed well.

Our students outperformed every other school district in the state in 15 of the 21 academic categories available. Additionally, we were tied at the top performance for fourth-grade math. The state will determine school district rankings in the fall once graduation rates and acceleration points statewide have been determined.

These excellent results would not have been possible without the hard work of our students and the support of our wonderful faculty, staff, administrators, parents, volunteers and business partners. Despite the dramatic growth our school district has experienced and the challenges of returning to a traditional learning environment, we continue to have an academically strong school system.

It is such an honor to serve as your School Board member. We are so fortunate to live in a community that supports our schools and our students, who amaze and inspire me every day. If you are interested in volunteering in our schools to help them thrive and excel, please call our district office at 904-547-7500.

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Social Media

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a greater disconnect for kids and their ability to socialize with others in the real world. I have also seen this in my work as a psychotherapist, both with kids and parents, in which the use of social media was a problem.

I met a woman fairly recently who, along with her husband, had given their 12-year-old daughter “carte blanche” access to all the social media apps the day she started middle school after she had insisted on her need for access because all of her friends were using them. The mother stated that her daughter began getting more and more depressed as the year drew on — to the point of being troubled by thoughts of wanting to hurt herself, which she had shared with her mother. The mother was at that point seeking counseling for her daughter.

No doubt, depression has become an increasingly problematic issue for kids using social media.

Another risk involves online child sex predators. St. John’s County Sheriff’s Office reported having made 14 arrests in June 2023 involving online sex predators, many who were using popular social media apps. In 2022, major social media sites reported a 9%



Talk to your kids about the dangers of cyberbullying, online predators, excessive use and privacy issues.

increase in suspected child sexual abuse materials on their platforms. Of those reports, 85% came from platforms like Facebook, Instagram and WhatsApp.

Another concern pertains to the use of artificial intelligence (AI) and computer-generated pornography. The rapid advancement of AI programs ca-

pable of generating realistic images has led to an explosion in child pornography and blackmail attempts by criminals determined to exploit children and teenagers.

Privacy is also a major risk. This includes vulnerability to breaches of personally identifying information, passwords and other information that cybercriminals may be able to exploit. When pictures or files are shared, they are potentially on the internet forever. Identity theft, blackmail and other coercive actions can be taken by cybercriminals gaining access to personal information.

Here are some tips: Talk to your children about the risks of social media. Explain to them the dangers of cyberbullying, online predators, excessive use and privacy concerns. Set limits on your children's social media use. Limit the amount of time they spend on social media each day, and make sure they are using it in a safe and responsible way. Monitor your children's social media activity. Check their accounts regularly to see what they are posting and who they are interacting with. Use parental controls. There are a number of parental controls available that can help you restrict your children's access to certain content on social media platforms. The best thing to do is to stay aware of the dangers of the apps your kids are using and educate them on their hazards.

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Market

Continued from 12

As with rates above, it's important to understand the statistics when making a good decision about how to approach this. The key driver in the real estate crash in 2008 was a massive wave of foreclosures. As more and more foreclosures hit the market, it drove home prices down rapidly and led to the downward spiral that we all experienced. So the real question is: How safe are we from a wave of foreclosures now?

To understand that, it's best to begin looking at what are the key drivers in a foreclosure happening. A foreclosure is generally going to happen when someone can't afford to make their payments and also cannot sell the home and walk away before the bank forecloses.

Factors that will make that happen would include the inventory of homes being sold in the market (What is my competition to sell?), can you pay off your current mortgage (Do I have any equity?) and my likelihood to not be able to make my payments (Did I get more loan than I can afford?). On all fronts, the market truly is night and day from what we saw in the early 2000s.

From a competition standpoint, we look at inventory in terms of how many months it would take, at the current buying pace, to sell all the homes in the market.

A healthy market is said to be between three and six months of total inventory. Today's market has only three months of inventory. That's up from only one month of inventory during the beginning of the pandemic, which was a key driver in having the hyper-appreciation of homes (supply vs. demand in the market). The market in the early 2000s was at 12 months. The market was saturated with available homes, making it very difficult for someone needing to sell quickly to find a buy and thus getting further and further down the foreclosure path.

From an equity standpoint, we're also in a very strong position. The crash led to a period where there was the least amount of equity in homes than existed in recorded history.

Much of this was driven by the fact that interest-only loans were very prevalent in the market and the assumption was home appreciation would build equity vs. paying down your loan. That painted many sellers into a corner where they couldn't afford to price their home to sell aggressively and avoid a foreclosure from happening.

By comparison, there is more equity in homes today, even before the appreciation of the last few years, than has ever existed in recorded history. If a life event happened (job loss, etc.) that put someone in a position where they wouldn't be able to repay their loan, they're likely in a place where they



could price the home to sell and avoid the foreclosure path.

Lastly, the ability to repay the loan. This was a key driver in the crash in the early 2000s. Many lenders and investors put clients in situations where they were either stretched very thin or over their head with the mortgages they were receiving. Loans that were fixed for the first few years and then adjustable (also known as Adjustable Rate Mortgages — ARMs) made up more than half of the loans in the market. Many of these ARM loans were also interest-only. Once the loan became adjustable, the borrower had to pay the principal and interest on the loan and payments doubled or more. This put many buyers in a difficult position and forced them to walk away from their homes.

As a measured statistic for how easy or hard it is to get a loan (rated by the Mortgage Availability index) the early 2000s was the easiest time in history to get a loan and led to many bad loans being written.

By contrast, and as a direct result of the legislation put in after the crash, the market since 2010 is actually rated as the hardest time in history to get a loan. Documentation is more thorough, tighter guidelines are in place and lenders are more heavily regulated to make sure they're operating in the clients' best interest at all times. This has led to a much safer market in terms of active loans being repaid and can be seen by the fact that overall foreclosures in the market are historically low.

When you step back and look at the factors (inventory, equity and repayment ability) the market today doesn't show any signs of repeating what we saw in the early 2000s or an impending crash. If that's the case, and rates are in a place that historically would be considered "average," all signs point to it still being a great market to realize the dream of homeownership.

Creative options to help homebuyers in the market today

With that said, this market has made it more difficult for some to find the path because higher prices, and rates, have made it a further reach than what we've felt in years past.

In response to that, the industry is seeing more creative financing options come to the market to help out. Programs like the Florida Hometown Heroes offers downpayment assistance to first time buyers in the market and can provide up to \$35,000 in funds to help towards closing. The funds are given at a 0% interest rate to help keep the loans affordable and are only due at the time the current loan is paid off (either the sale of the home or a refinance).

The program is eligible to anyone who works at a company that has a physical location in the state of Florida, works at least 35 hours a week, and is at or below the area median income of the county. While the product states it needs to be your first time purchasing a home, they define that as anyone who is purchasing for the first time or anyone who hasn't had ownership in a home for at least three years.

If you aren't a first-time homebuyer, or are above the area median income, don't worry because there are still options for you.

The Federal Housing Administration (FHA) just released a program that also offers assistance for downpayments and does not have either of those restrictions. The caveat is that not all lenders are eligible to offer the program, so you need to make sure you find someone who is approved to offer the financing.

Other creative solutions in the market can involve lowering the interest rate to make the home more affordable.

This can be done in many ways and involve anyone from the buyer, the seller or even the lender helping to make

it happen. Buyers can buy "points" on their loan to lower the interest rate. A "point" is basically pre-paid interest on the loan. This makes sense to the investor of the loan because they get the fee at closing, and it makes sense for buyers because the cost for the "point" is offset by the monthly savings over time by having a permanently lower rate.

Sellers can also play a role by offering concessions for fees at closing that can be used to pay "points" for the borrower. Instead of negotiating the price lower, negotiate the reduction in concessions and apply it to your loan for loan term savings.

This can also be accomplished by leveraging products that lenders offer where the introductory rate is lower for the beginning of the loan and then steps up over time to the permanent rate (commonly referred to as a "buy-down"). For lending purposes, the client is qualified at the final rate to ensure we avoid putting anyone into a scenario similar to what we experienced in the early 2000s, where they would not be able to afford the payments.

So remember ...

In all, it's more important than ever to stop and talk to a trusted adviser on the real estate and lending side to make sure you know your options.

As I discussed above, rates and the stability of the market are likely much better than most people think and are certainly in a much better position than what we saw in the crash in 2008. While the market in the last few years, with home appreciation and rate increases, has certainly raised the bar to get into a home, there are many creative options to help with downpayments and lowering interest rates that can make ownership much more affordable and attainable to those looking.

Is the market right for you?



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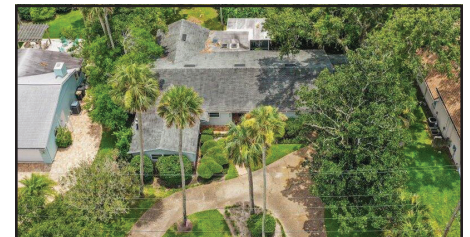
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Florida House prepares for summer programs

By Florida House

At Florida House on Capitol Hill in Washington, D.C., we connect, celebrate and champion Florida every day. So, it was a very special day when the Jacksonville Florida House Trustees, along with many of their friends, were able to celebrate Tony Boselli, the Pro Football Hall of Fame inductee from the Jaguars. Gathering at Strings Sports Brewery, Tony spoke about his induction into the prestigious Hall of Fame, his continued work with the Jaguars, his love of Jacksonville and all the friends and fans he and his family have come to know over the years.

“This is home,” he enthusiastically told the crowd, who enthusiastically welcomed him.

Not only did the Jacksonville Florida House Trustees honor the Jaguars former player, but they raised money to support Florida’s embassy in Washington, D.C., still the only one of its kind in America. This year the organization celebrates 50 years of opening its doors to Floridians and Floridians-at-heart with new events and programs throughout the year.

Visitors to Florida House in Washington, D.C., will not want to miss the newest exhibit, “You Are Here,” which tells the story of the Florida Wildlife Corridor.



The Strings Sports Brewery



People gathered at Strings Sports Brewery to hear a speech by Tony Boselli and celebrate his induction into the Hall of Fame.

Working with the team from the Florida Wildlife Corridor Foundation, visitors will see stunning photography of animals in their natural habitat by some of the state’s best-known photographers.

The summer brings five outstanding



Contributed photos

Tony Boselli, the Pro Football Hall of Fame inductee from the Jaguars, is seen at Florida House where he was honored during a special event.

young men and women from Florida to intern at Florida House. They will host the weekly Summer Intern Seminar Series for their contemporaries with members of the state’s congressional delegation. In addition, working on Capitol Hill and completing projects during their

eight-week stay will help these future leaders achieve their career goals.

If you are not planning to be in Washington to visit us in person, join us virtually as we celebrate Florida’s authors

FLORIDA HOUSE continues on Page 32



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Contributed photos



The home at 117 Osprey Cove as seen from the air.



The home at 117 Osprey Cove as seen from the front.



The open family room inside 117 Osprey Cove.

Marsh Landing pool home has water views

By Cici Anderson

This is a prime location in Marsh Landing with proximity to the north gate of Marsh Landing and Butler Boulevard for easy access to shopping, businesses and more. The 3,708-square-foot home sits on an oversized 0.59-acre lot with stunning lagoon views from inside and out.

It has a functional layout with primary suite, two bedrooms and an office all on the main level. Upstairs features two more bedrooms or one bedroom and a bonus room with a full

bathroom.

The home features travertine floors, soaring ceilings and great natural light from the expansive windows all with water views. It has a beautiful kitchen with solid-surface countertops, breakfast bar area, food prep island and custom cabinets. It has fantastic entertaining space with an open layout between the kitchen, family room and breakfast room — all have incredible water views. There's a beautiful circular drive with pavers, creating stunning curb appeal.

This is where people can live the Florida lifestyle they've been dreaming of, where the living spaces open to a sparkling, screened pool area and large, covered lanai. This creates an indoor/outdoor oasis in the home. There is nice yard space beyond pool area, too, for furry friends or the kids to play.

The home has super high elevation, too, and a brand new bulkhead was just installed.

This five-bedroom, four-bath home won't last long. Homebuyers won't want to miss this opportunity to own a

dream home inside the gated community of Marsh Landing in Ponte Vedra Beach, with "A" schools nearby and proximity to all the clubs and beaches. A "social" membership to Marsh Landing Country Club is also included with the purchase of this home. The country club is just a short drive via car, golf cart or bike.

This property, located at 117 Osprey Cove Lane, is represented by Marsh Landing Realty and listed by Cici Anderson and Jenna Fisher and offered for \$1,390,000.



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McManamon pursues a passion to serve

Michele McManamon may look familiar to you. On any given day she can be found at a Rotary meeting, a JAX Chamber event, a Red Coat gathering at THE PLAYERS, meeting with area business leaders and lobbying in Tallahassee for funding to support the mission of an organization she co-founded, Operation New Uniform (ONU). The mission of ONU is to empower veterans and military spouses to successfully transition from military service to a purposeful, stable career.

How did this Ponte Vedra Beach resident, wife, mother of two and recent grandmother find her passion to serve veterans? If you ask her, she will tell you it was a happy accident and a blessing from God.

Michele and her husband Pat met nearly 30 years ago at a hot dog stand in New Jersey, and the rest, as they say, is history. Pat owned Sandler Training of NE Florida, a sales training company, and recently sold his franchise to the Ruby Group/Sandler in his home state of Ohio. His career prior to owning the Sandler franchise meant moving every few years until one day the couple found themselves in Jacksonville. Fast forward to 2013 when Pat and Michele extended an offer to a veteran in the area to undergo Sandler training at no charge.

“That first veteran taught us so much,” said Michele. “We didn’t realize that transitioning from the military meant finding yourself, building your confidence and leaving the team mentality behind. We learned that they need help taking off their military uniform and finding their new uniform, their new identity in the business world. Within four months of graduating, nearly 90% of our students find employment.”

Each branch of service has its own transition program for veterans, but Operation New Uniform’s recipe for success is proprietary.

“We leverage the success of Sandler training to equip our students with the tools they need,” said Michele. “Our staff partners with area business leaders to teach our students how to write a successful resume that doesn’t include military acronyms, how to prepare for an interview, how to be interviewed and how to market themselves. This is



an intensive and transformational process, with the result being students become part of our family for life.”

Pursuing your passion with a purpose means being tireless, and if you know Michele, that is a good descriptor for her personality. Under her leadership, Operation New Uniform recently expanded to Tampa, Florida, added an after-hours program for active duty and military spouses, and is working on a new iteration of their self-paced, E-learning program that mirrors their in-person training. Their goal is to meet students where they are mentally, emotionally and physically.

“We are on the mission field at ONU,” said Michele.



Contributed photo

Michele McManamon is co-founder of Operation New Uniform

“Our team has helped nearly 500 veterans find their next mission after life in the military. Our company tagline is ‘Building Veterans’ Futures. Saving Veterans’ Lives’ and if you speak with our graduates, they will tell you it is fitting. We are God’s hands and feet, and I will continue to relentlessly pursue my passion to serve those who raised their hand in service to our great nation in His name.”

To learn more, go to ONUVets.org, check the calendar of events, attend a graduation ceremony, donate to ONU’s non-profit mission and purchase a table for Operation New Uniform’s signature fundraiser, the 10th Annual Heroes Gala on Dec. 2, 2023, at Sawgrass Marriott Golf Resort & Spa. The theme for this year’s star-studded event is Denim & Diamonds, and you won’t want to miss the nationally acclaimed keynote speaker, master of ceremonies, and other VIP guests.

Florida House

Continued from 30

during Book Club and the creative and inspiring inventors from our state during the Summer Innovation Seminar Series. The last Book Club was on July 11 and featured Central Florida author Bob Kealing and his very fun book, “Good Day Sunshine State – How the Beatles Rocked Florida.” While Beatlemania was sweeping the country, the Fab Four spent more time in Florida than any other state.

The Summer Innovation Seminar Series is held in partnership with the Cade Museum for Creativity and Invention and the Florida Inventors Hall of Fame. Each week an innovator or creator is featured in a 30-minute afternoon virtual discussion. The theme this year will feature men and women leading the field of artificial intelligence in Florida. Both of these programs are free of charge and you can register on the Florida House website at floridahousedc.org.

As a 501(c)3, non-partisan, non-profit organization, Florida House is a Victorian townhouse on Capitol Hill, located one



People gathered at Strings Sports Brewery to hear a speech by Tony Boselli and celebrate his induction into the Hall of Fame.



block from the U.S. Capitol and across the street from the Supreme Court and Library of Congress. Supported by trustees from across the state, Florida House is



Tony Boselli speaks at Florida House during a special event.

Contributed photos

owned by the people of Florida, not the state, and does not accept any state tax dollars.

The organization operates every year

with the contributions of Floridians and Floridians-at-Heart. Join us soon for programs and events that celebrate and champion the Sunshine State.

Contributed photos



The home at 8043 Whisper Lake Lane West as seen from inside.



Windows admit plenty of light into the home.



A view of the home at 8043 Whisper Lake Lane West showing the pool.

Desirable location for Sawgrass Island home

By Clare Berry

One of Ponte Vedra Beach's prettiest neighborhoods is Sawgrass Island, where privacy and spacious properties overlook TPC golf holes. The 1.15-acre property that is 8043 Whisper Lake Lane West is filled with old growth oaks and palms surrounding the large semicircular drive. There's a serenity to this place the moment you drive up.

This home immediately welcomes you because of its beautiful great room full of windows and glass doors that connect you with the rich outdoor landscape. Maybe it's the spread-out,

one-story plan that seems to open up to you and gather around you as you enter that makes you feel at ease. The rooms are graciously large, with high ceilings and lots of light. The public areas are connected but still preserve privacy to allow for activities that won't interfere with each other. The private theater room has its own bar area and the most comfortable seating.

The roomy primary suite includes a Florida room that works very well as a view-filled office. The closet is well-appointed with customized built-ins. Other bedrooms are spacious; three have bathrooms en suite, and all

have large closets. In fact, storage in this home is plentiful. One very nice feature is the separate one-bay garage space, perfect for a workout room or workshop. It's set up with a mini-split air conditioner. This one garage slot is in addition to three more garage spaces and additional paved parking areas.

The pool is a great size for exercising. The surrounding paver terrace accommodates lots of furniture, plus there's an outdoor grill. Lushly landscaped, there is more space beyond the privacy hedge for you to add a firepit or other outdoor fun spots. Imagine the parties you can host here.

There's stunning night lighting.

The overall neighborhood is unique and impressive, a treasure of various architectural styles, isolated by a bridge from the rest of Sawgrass Players Club. Still, it is so convenient to TPC Sawgrass clubhouse fine dining and social activities and world-class golf, and The Yards 12-hole golf course, pickleball, tennis and, soon, a new restaurant. There's a sidewalk on TPC Boulevard all the way to Sawgrass Village, where you can shop and dine at a variety of venues.

This home is offered by listing broker Clare Berry, Berry & Co. Real Estate, for \$2,395,000.

Ponte Vedra Beach Living



Oceanfront Elegance

1411 Ponte Vedra Boulevard
5 bedrooms – 6 bathrooms – 5,579 SF
This oceanfront home as a perfect balance of casual living and refined elegance. Enjoy the coastal lifestyle from sunrise to sunset. From the spacious living areas to the expansive outdoor spaces, including "The Perch", this home offers a unique blend of luxury and comfort. In 2017-2018, high-end architect Mark Macco was hired to bring the owners vision to life, a home which maximizes stunning 360-degree views of the Ponte Vedra Beach coastline and Guana Tolomato Matanzas Nat'l Reserve. Offered for \$7,500,000



Marsh Landing with private boat slip

24604 Harbour View Drive
6 bedrooms – 7 bathrooms – 5,922 SF
This is an exceptional opportunity for water enthusiasts with exclusive water access and a 40 foot boat slip. At 5,922 square feet, this luxurious property offers comfortable living. The interior design of this home is a decorator's dream. The kitchen has an expansive wine closet and flows into the family room, featuring a coffered ceiling and an abundance of light. Step outside to a covered lanai overlooking the pool. The marsh views, water access, and a boat slip, make this property a truly exceptional coastal lifestyle. Offered for \$3,195,000



Marshside with deeded beach access

120 Old Ponte Vedra Drive
4 bedrooms – 4 bathrooms – 3,168 SF
Ocean access across the Street! Grandfathered in to the purchase of this home is membership in the Association for Old Ponte Vedra Condos located just across the street. You and your family can (optionally) enjoy the amenities - Beach, Tennis Courts and Pool for just \$135 per month. This 4 BR, 3.5 BA pool home features an open floor plan including a formal dining area. The spacious MBR leads further into an adjoining office/workout room. Located near the PV Concert Hall, several Golf Clubs and a variety of restaurants. Offered for \$1,495,000



Sawgrass Players Club

110 Alta Mar Drive
4 bedrooms – 5 bathrooms – 2,601 SF
Walk to pickleball, tennis, golf, and dining from this home located on "The Yards" golf course in Sawgrass Players Club! This 4-br, 4.5-bath house with a media room offers elegance, convenience, and luxury living. The living room, with a cozy fireplace, connects seamlessly to the screened in porch overlooking the golf course. The master suite is luxurious with en-suite bathroom. Three additional bedrooms with en-suite bathrooms. Close to Ponte Vedra beaches, TPC Sawgrass and fabulous restaurants and shopping. Offered for \$989,000

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This aerial view indicates the home at 24604 Harbour View Drive and the boat slip across the street.



A look at the interior of the home.



The home's enclosed pool area.

Tranquility, recreation await at Marsh Landing home

By Tina Webster

Situated in the desirable Marsh Landing neighborhood, 24604 Harbour View Drive provides the perfect balance of privacy and convenience. The property boasts a prime location, just steps away from the 40-foot private boat slip across the street. This unique feature allows the homeowner to spend days soaking up the sun, fishing for the catch of the day or taking a leisurely boat ride to explore the stunning beauty of the Intracoastal Waterway and dining at a favorite restaurant along the waterway.

Spanning an impressive 5,922 square feet, this luxurious property offers ample space for comfortable living. The interior design of this home is a decorator's dream, with meticulous attention to detail. The chef's kitchen has an expansive wine closet and flows into the family room, featuring a coffered ceiling and an abundance of light. Step outside to discover a covered lanai overlooking a pristine pool with sweeping views of the marsh. Imagine waking up to breathtaking sunrises over the marsh and savoring the tranquil ambiance while unwinding each evening and

watching the beautiful sunsets looking over the harbor.

The open floor plan of this home offers spacious living areas flooded with natural light, creating an inviting atmosphere. The interior features upscale finishes, high-end appliances and meticulous attention to detail, ensuring a luxurious living experience. Six bedrooms plus an office and many balconies overlooking the gorgeous views make this home a dream oasis.

Marsh Landing is renowned for its upscale amenities and serene environment. The neighborhood offers residents access to world-class golf

courses, tennis courts and a clubhouse with exceptional dining options. Additionally, the community provides a strong sense of security and a welcoming atmosphere, making it an ideal place to call home.

With its enviable location, boat slip access, breathtaking views and luxurious living spaces, 24604 Harbour View Drive presents an extraordinary opportunity for those seeking a coastal paradise in Ponte Vedra Beach. This property offers the best of both worlds: a tranquil haven surrounded by natural beauty and easy access to a variety of recreational activities.



This home at 217A S. Roscoe Blvd.



This modern home showcases clean lines, expansive windows and open living spaces.



A view of the dining area of the home.

Contributed photos

Embrace tranquility in this waterfront home

By Hana Hunter

The exquisite 217A S. Roscoe Blvd. property located in Ponte Vedra Beach offers an idyllic coastal setting for those seeking a modern deep-waterfront retreat.

Nestled along the serene Intracoastal Waterway, this vibrant beach community is home to The PGA Tour headquarters, 70-plus championship golf courses, extensive coastline of beaches and is located on Northeast Florida's First Coast.

This exceptional modern residence seamlessly combines luxury, style and breathtaking views. With its sleek design and prime location, this waterfront gem presents an unparalleled opportunity to experience the epitome of luxury coastal living.

This modern home is a true archi-

tectural masterpiece, showcasing clean lines, expansive windows and open living spaces. Designed with an emphasis on bringing the outdoors in, the property offers panoramic views of the Intracoastal Waterway from nearly every room. The sleek interior features high ceilings, an abundance of natural light and luxurious integrated finishes throughout. With meticulous attention to detail, the design seamlessly integrates the surrounding environment, creating a harmonious blend of modern sophistication and coastal charm.

Imagine waking up to the gentle sound of water, dolphin sightings, wildlife and being greeted by the mesmerizing views of the Intracoastal Waterway. This modern home offers an enviable waterfront lifestyle, allowing residents to indulge in

breathtaking sunsets, observe passing boats and immerse themselves in the tranquil ambiance of the water.

Whether lounging on the expansive deck, cooking in the outdoor kitchen, relaxing in the saltwater pool or strolling along the water, every moment spent in this waterfront haven is a testament to the beauty and serenity that Florida's Ponte Vedra Beach has to offer.

The outdoor spaces of this modern waterfront home are thoughtfully designed to maximize enjoyment of the coastal surroundings.

The expansive deck provides the perfect setting for alfresco dining, entertaining guests or simply unwinding in the sea breeze. The pool appears to merge seamlessly with the water, creating a serene oasis for relaxation. With an optional private dock, this

allows for easy access to boating, fishing and other water activities, providing endless opportunities for adventure and exploration. Immerse yourself in the splendor of nature while relishing the luxurious comforts of this remarkable waterfront retreat.

For those seeking a contemporary waterfront lifestyle in Ponte Vedra Beach, this modern intracoastal home presents an exceptional opportunity unlike any other in the area.

With its stunning design, unparalleled views and seamless integration with nature, this unique property offers the epitome of coastal living in a serene and sophisticated setting.

For inquiries or a private showing, contact Hana Hunter of Compass Florida at 904-422-6227. Or email hana.hunter@compass.com.

Offered at \$5.99 million.

Contributed photos



The home at 708 Mill Trail Court.



The lanai.



The kitchen.

Sawmill Lakes home a rare find

By Katie Hughes Johnson

Newly listed, this exquisitely updated home in Sawmill Lakes is one of the few custom-built John Wieland homes in the community. Situated on one of the larger lots with more than a third of an acre across from the nature preserve at the end of a quiet cul-de-sac street.

The floor plan has 2,900 square feet, four bedrooms, two-and-a-half bathrooms and an office plus large living/flex spaces perfect for

entertaining. There was an extensive remodel in 2013 including the kitchen, bathrooms, new floors, doors and plantation shutters throughout. The chef's kitchen boasts white wood cabinetry, quartzite counters, gas cooking, stainless steel appliances, wine fridge, marble backsplash and coastal-inspired lighting. Custom wood built-ins complement the wood-burning fireplace in the family room with a vaulted ceiling. The master bathroom was exquisitely renovated in 2020 with new vanities, flooring,

freestanding tub, shower and white subway-style tile on the walls.

Right out of a "backyard magazine," the impressive lanai features an expansive covered patio added in 2017 with a tongue-and-groove ceiling supported with coastal beams, gray slate flooring, automatic shades.

Ready for summer barbecues and football weekends with the built-in summer kitchen. Enjoy star gazing and s'mores by the outdoor fire pit and large gravel patio.

Renovated inside and out, this

updated home also includes a 2016 roof, 2018 water heater, newer HVAC plus smart home controls on several systems and lighting.

Perfectly located 2.2 miles from the beach and a short bike ride into the Guana Preserve or to the ocean. Sawmill Lakes has a pool, playground, pickleball, basketball and fields.

708 Mill Trail Court, Ponte Vedra Beach
Listed by Katie Hughes Johnson for
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An aerial view of 8037 Pebble Creek.



A view of the property from the front.



A screened pool offers a refreshing retreat.

Timeless elegance meets an extraordinary location

By **Suzie Connolly**

Introducing a residence that embodies timeless elegance and an enviable location, the perfect pairing for a luxurious lifestyle. Nestled on over an acre of pristine land in the highly sought-after Sawgrass Island, this property at 8037 Pebble Creek exudes sophistication and charm. As you step inside, you'll be greeted by front and back staircases, an impressive display of exquisite millwork and stunning hardwood floors, setting the stage for a grand living experience.

With five bedrooms and five

baths, plus an office, bonus room and a large media room/game room complete with a wet bar, this home offers an abundance of space for both relaxation and entertainment. The master suite, office and large kitchen with double ovens are conveniently located on the main level, ensuring effortless daily living.

Step outside to discover a private oasis awaiting you. A screened pool offers a refreshing retreat during warm summer days, while beautiful live oaks provide a natural shade and an enchanting backdrop for outdoor gatherings. Gaze upon exceptional

water-to-golf views that stretch across the 10th hole of TPC's Valley course, an awe-inspiring sight that will leave you captivated.

As an added bonus, inquire about our Preferred Membership for the esteemed clubs of Gate Hospitality. With access to the Ponte Vedra Inn & Club, The Lodge & Club, Epping Forest and The River Club, an unparalleled level of luxury and exclusive amenities awaits the purchaser.

The allure of this property extends beyond its walls, as the surrounding Sawgrass Island community boasts a desirable lifestyle, offering a harmo-

nious blend of privacy and accessibility. Within close proximity to various dining, shopping and entertainment options, every convenience is within reach.

Whether you seek a serene retreat or an entertainer's paradise, this property caters to your every desire. Timeless elegance meets an extraordinary location, creating an opportunity that should not be missed. Experience the epitome of luxury living in this prestigious Sawgrass Island home.

Contact Suzie Connolly at 904-234-8812 sconnolly@pvclubrealty.com if you'd like to schedule a showing.

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The home at 262 Pioneer Way Drive.



A look inside the home at 262 Pioneer Way Drive.



There are lots of amenities nearby.

Coastal Traditional farmhouse close to everything

By Janet Westling

Step inside 262 Pioneer Village Drive and experience a coastal traditional farmhouse in Pioneer Village in Crosswater at Nocatee.

This charming community of 138 homes is the perfect location to call home. Residents enjoy all of Nocatee's resort-style amenities — including the Spray Waterpark, The Nocatee Landing and Crosswater Park just minutes from home.

Navigating the Nocatee experience is made easy with electric vehicle paths connecting Crosswater neighborhoods to Nocatee's vibrant Town

Center and additional amenity centers.

Walk down the picturesque tree-lined streets of Pioneer Village Drive with attractive coastal farmhouse homes with an old town America flair. Stop in at 262 and enjoy this spacious four-bedroom, three-bathroom home with a guest suite conveniently designed on the first floor.

Take the stairs to the second floor where the ample owners' ensuite bedroom overlooks the back garden, creating an ideal sanctuary. Two guest bedrooms and a loft complete the perfect sojourn for rest and relaxation.

This very popular open floor plan features almost 2,300 square feet

of living space and a chef's kitchen equipped with upscale finishes, abundant storage and a generous amount of counter space with a large island that opens to a light-filled family room.

This inviting home opens to a covered patio a very large backyard on a preserve lot with room for a pool and outdoor entertaining.

The Nocatee lifestyle was designed by St. John's County developers, the PARC Group, who broke ground in 2005 with construction of the Nocatee Parkway. It got its name from former owners, the Nocatee-Manatee Crate Co., who used it for timber production until 1984 when J.E. Davis bought it.

The Davis family envisioned a master-planned community that was sustainable and addressed community needs.

Today, more than 20,000 residents call Nocatee home. Just minutes to the Atlantic Ocean, Nocatee, a coastal community, offers residents a variety of neighborhoods, parks and recreation that includes a kayak launch, shopping, restaurants and a school district that is ranked number 1 in the state.

Represented by Berkshire Hathaway Home Services FNR
Listed by Janet Westling
Offered for \$750,000

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